

**Amendments to the Claims:**

*This listing of claims will replace all prior versions, and listings, of claims in the application:*

1. (Withdrawn) A method of making a composite panel comprising:  
providing a formable sheet having at least one layer;  
locating the formable sheet adjacent to a forming surface;  
making a formed sheet by conforming the formable sheet to the forming surface so that a characterizing topography projects from the formable sheet;  
removing the formed sheet from the forming surface;  
providing a substrate having a front surface, a rear surface, and an opening therethrough; and

attaching the formed sheet to the rear surface of the substrate so that the characterizing topography appears through the opening.

2. (Withdrawn) The method of claim 1 wherein the substrate further comprises a plurality of bosses extending from the rear surface.

3. (Withdrawn) The method of claim 2 further comprising the step of:  
forming a plurality of openings through the formed sheet before the formed sheet is attached to the substrate.

4. (Withdrawn) The method of claim 3 wherein the step of attaching the formed sheet to the substrate comprises placing the formed sheet on the substrate so that at least one of the plurality of bosses extends through one of the plurality of openings.

5. (Withdrawn) The method of claim 4 wherein the step of attaching the formed sheet to the substrate further comprises the step of:  
heat staking the bosses extending through the holes in the formed sheet.

6. (Withdrawn) The method of claim 4 wherein the step of attaching the formed sheet to the substrate further comprises the step of:

upsetting the bosses extending through the openings in the formed sheet.

7. (Withdrawn) The method of claim 1 wherein the step of attaching the formed sheet to the substrate further comprises applying adhesive to a portion of at least one of the formed sheet and substrate.

8. (Withdrawn) The method of claim 1 wherein the step of providing a formable sheet comprises the step of providing a sheet with at least one simulated wood grain layer.

9. (Withdrawn) The method of claim 1 wherein the step of providing a formable sheet comprises the step of providing a sheet with at least one decorative layer.

10. (Withdrawn) The method of claim 1 further comprising the step of: trimming the formed sheet before attaching the formed sheet to the substrate.

11. (Currently Amended) A composite panel comprising:  
a flexible substrate having a front and a rear surface, an opening therethrough;  
an insert panel having a characterizing topography having a finish selected from the group consisting of a vinyl, a metallic, and a wood grain-like finish that is visible through the opening of the substrate;

wherein the insert panel is located on the rear surface of the substrate so that the characterizing topography appears through the opening; and

means to secure the insert panel to the substrate.

12. (Previously Amended) The composite panel of claim 11 wherein the substrate further comprises a plurality of bosses extending from the back surface, the insert

panel further comprises a plurality of openings that correspond to the bosses, and wherein the insert panel is placed on the substrate so that at least one of the plurality of bosses extends through at least one of the plurality of openings.

13. (Original) The composite panel of claim 12 wherein the means for securing the insert panel to the substrate comprises a mechanical lock formed in the bosses extending through the openings.

14. (Original) The composite panel of claim 13 wherein the mechanical lock is formed by means for heat staking the bosses that extend through the openings.

15. (Original) The composite panel of claim 13 wherein the mechanical lock is formed by means for upsetting the bosses that extend through the openings.

16. (Original) The composite panel of claim 11 wherein means for securing the insert panel to the substrate comprise adhesive applied to a portion of at least one of the insert panel or substrate.

17. (Original) The composite panel of claim 11 wherein the insert panel comprises a plurality of layers.

18. (Original) The composite panel of claim 11 wherein the insert panel comprises a plurality of layers.

19. (Withdrawn) A method of making a composite panel comprising:  
providing a formable sheet having at least one layer;  
locating the formable sheet adjacent a forming surface;  
making a formed sheet by conforming the formable sheet to the forming surface so that a characterizing form projects from the formable sheet and by forming a tab extending from the formed sheet;

removing the formed sheet from the forming surfaces;  
providing a substrate having a front surface, a rear surface, and a tab opening therethrough; and

attaching the formed sheet to the substrate so that at least one tab extends through the tab opening to secure the formed panel to the substrate.

20. (Original) A composite panel comprising:  
a substrate having a front and a rear surface;  
at least one tab opening extending therethrough;  
an insert panel having a characterizing topography and at least one tab extending therefrom;

wherein the insert panel is placed on the front surface of the substrate and the tab extends through the tab opening to secure the insert panel to the substrate.

21. (Presently Amended) The composite panel of claim 12 wherein the means to secure comprises at least one tab that extends through at least one tab opening defined in the ~~substrate~~ insert panel.

22. (Canceled)